

**Testimony before the Insurance and Real Estate Committee  
February 8, 2011  
Support for SB 308**

Good afternoon, Senator Crisco, Representative Megna, and members of the Insurance and Real Estate Committee. My name is Alicia Woodsby, and I am the Public Policy Director for the National Alliance on Mental Illness, or NAMI-CT. We are the largest member organization in the state of people with mental illness and their families.

NAMI-CT supports SB 308, An Act Concerning Community-Based Health Services. This bill will require the Insurance Commissioner to explore an incentive-based system to expand private insurance coverage of community-based health services for developmentally disabled children. Although, we support this bill, we believe strongly that it must be expanded to include all medically necessary and appropriate home and community based health care options for children.

The inadequate coverage of mental health and substance abuse treatments for children who are privately insured has left thousands of children who are covered by insurance with no way of accessing mental health services.

Most insurance does not cover the necessary home-and community-based services, restricts access to inpatient treatment, and often creates significant financial hardship and even bankruptcy for many families. The state must address the lack of mental health coverage for children who are privately insured, and to require private insurance companies to cover medically necessary and appropriate mental health services and treatments for children.

In any given year, the percentage of young people with mental health disorders is estimated to be between 14 and 20 percent **yet two-thirds of children do not receive needed treatment.**

Most mental, emotional, and behavioral disorders have their roots in childhood and youth - among adults reporting these disorders during their lifetime, more than half report the onset as occurring in childhood or adolescence. Prevention, early identification and treatment during childhood will go a long way towards avoiding the human and societal costs of mental illness.

This bill has implications for all taxpayers in Connecticut, **who pay the costs of people on private insurance who must shift to state-funded services to get appropriate care.**

Thank you for the opportunity to support this issue today. I am happy to answer any questions that you have.